



Order Filed on June 8, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

Of Counsel to Bonial & Associates, P.C.

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

Attorney for Creditor

In re:

Frances M. DiBono,
aka Frances Della Monica,

Debtor.

Chapter: 13

Case No.: 19-18678-MBK

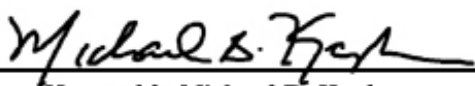
Hearing Date: May 27, 2020

Judge: Michael B. Kaplan

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: June 8, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Frances M. DiBono
Case No.: 19-18678-MBK
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

1. The total post-petition arrearage as of May 20, 2020 is **\$8,067.50**.
2. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2310 Hollywood Road, Point Pleasant, New Jersey 08742** (“Property”) provided that the Debtor complies with the following:
 - a. On or before June 5, 2020, as contribution towards the post-petition arrearage, the Debtor shall pay a lump sum payment of \$7,067.50 directly to Creditor;
 - b. Beginning on July 1, 2020 and continuing thereafter on or before the first of each month, the Debtor shall cure the remaining post-petition arrearage after receipt of the lump sum payment, namely, \$1,000.00, by making six consecutive monthly payments of \$167.00; and
 - c. In addition to the above payments, resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the May 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
 - d. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

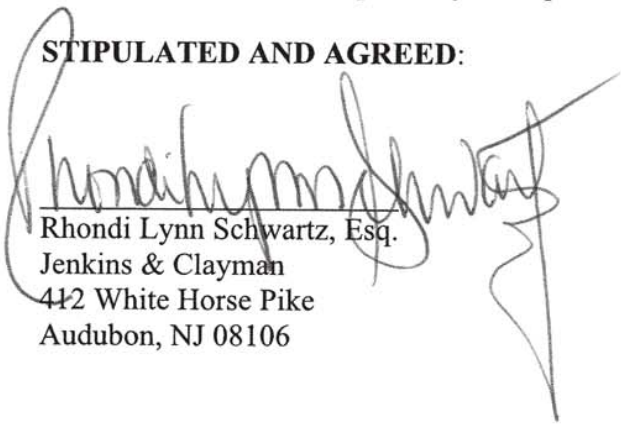
3. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163.**

4. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

5. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

6. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:



Rhondi Lynn Schwartz, Esq.
Jenkins & Clayman
442 White Horse Pike
Audubon, NJ 08106

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Frances M. DiBono
DebtorCase No. 19-18678-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db +Frances M. DiBono, 2310 Hollywood Road, Point Pleasant, NJ 08742-4303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Eric Clayman on behalf of Debtor Frances M. DiBono jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6